

Information to identify the case:

Debtor 1	Deborah L Joseph		Social Security number or ITIN xxx-xx-1257
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)			EIN -----
	First Name	Middle Name	Last Name
United States Bankruptcy Court District of New Jersey			
Case number: 16-30428-JNP			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Deborah L Joseph

5/6/21

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Deborah L Joseph
Debtor

Case No. 16-30428-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: May 06, 2021

User: admin
Form ID: 3180W

Page 1 of 5
Total Noticed: 83

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 08, 2021:

Recip ID	Recipient Name and Address
db	+ Deborah L Joseph, 108 West Park Ave, Somerdale, NJ 08083-1526
cr	+ THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO, c/o Frenkel, Lambert, Weiss, Weisman & G, 80 Main Street, Suite 460, West Orange, NJ 07052-5414
516464850	# Admin Recovery LLC, 45 Earhart Drive Ste 102, Buffalo, NY 14221-7809
516464851	America Coradius International LLC, 2420 Sweet Home Rd Ste 150, Buffalo, NY 14228-2244
516464856	Bank of America, NA, Po Box 15227, Wilmington, DE 19886-5227
516464857	+ Borough of Somerdale, 105 Kennedy Blvd, Somerdale, NJ 08083-1018
516464859	CCMUA, PO Box 1105, Bellmawr, NJ 08099-5105
516464875	++ CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034 address filed with court:, Home Depot Credit Services, PO Box 182676, Columbus, OH 43218-2676
516508701	+ Camden County MUA, 1645 Ferry Avenue, Camden, NJ 08104-1311
516651802	Ditech Financial LLC fka Green Tree Servicing LLC, P.O. Box 6154, Rapid City, South Dakota 57709-6154
516464868	Dr Bell, 800 NJ-73, Marlton, NJ 08053
516464869	Evesham Veterinary Clinic, 800 Route 73 South, Marlton, NJ 08053-9649
516464871	FMS Inc, Po Box 707600, Tulsa, OK 74170-7600
516464872	+ GC Services Limited Partnership, Po Box 3855, Houston, TX 77253-3855
516464874	+ Hayt, Hayt and Landau, 2 Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500
516464878	+ LDC Collection Systems, PO Box 4775, Trenton, NJ 08650-4775
516464879	+ Lyons, Doughty, & Veldhuis PC, 136 Gaither Drive Ste 100, Po Box 1269, Mount Laurel, NJ 08054-7269
516464886	+ MRS BPO LLC, 1930 Olney Ave, Cherry Hill, NJ 08003-2016
516464881	Merchants & Medical Credit Corporation, 6324 Taylor Drive, Flint, MI 48507-4685
516464885	+ Mount Laurel Animal Hospital, 220 Mount Laurel Road, Mount Laurel, NJ 08054-9568
516483496	+ Nelnet on behalf of College Assist, PO Box 16358, St Paul, MN 55116-0358
518614200	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
518614201	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826 Greenville, SC 29603-0826
516464889	+ Northland Group Inc, PO Box 390905, Minneapolis, MN 55439-0905
516464891	+ Police & Fire Federal Credit Union, 901 arch Street, Philadelphia, PA 19107-2495
516464893	+ Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
516464894	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court:, State of New Jersey, N.J. Division of Taxation, Bankruptcy Section, P.O. Box 245, Trenton, NJ 08695-0245
518728438	+ Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720

TOTAL: 28

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 06 2021 20:46:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 06 2021 20:46:00	United States Trustee, Office of the United States

District/off: 0312-1

User: admin

Page 2 of 5

Date Rcvd: May 06, 2021

Form ID: 3180W

Total Noticed: 83

516514944	EDI: HNDA.COM	May 07 2021 00:28:00	Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
516464855	EDI: ARSN.COM	May 07 2021 00:28:00	American Honda Finance Corporation, PO Box 168088, Irving, TX 75016-8088
516464852	EDI: AMEREXPR.COM	May 07 2021 00:28:00	ARS National Services Inc, PO Box 469046, Escondido, CA 92046-9046
516647887	EDI: BECKLEE.COM	May 07 2021 00:18:00	American Express, Po Box 981535, El Paso, TX 79998-1535
516464853	+ EDI: HNDA.COM	May 07 2021 00:28:00	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516464854	+ EDI: HNDA.COM	May 07 2021 00:28:00	American Honda Fiannce, 200 Continental Dr 301, Newark, DE 19713-4336
516483503	EDI: AIS.COM	May 07 2021 00:28:00	American Honda Finance, 200 Continental Dr 301, Newark, DE 19713-4336
516464858	+ EDI: CAPITALONE.COM	May 07 2021 00:28:00	American InfoSource LP as agent for, T Mobile/T-Mobile USA Inc, PO Box 248848, Oklahoma City, OK 73124-8848
516514020	EDI: CAPITALONE.COM	May 07 2021 00:28:00	Capital One, PO Box 30281, Salt Lake City, UT 84130-0281
516590592	EDI: BL-BECKET.COM	May 07 2021 00:28:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
516464860	EDI: CITICORP.COM	May 07 2021 00:28:00	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516464861	+ Email/Text: mediamanagers@clientservices.com	May 06 2021 20:45:00	Citi Cards CBNA, PO Box 6241, Ibs Cdv Disputes, Sioux Falls, SD 57117-6241
516464862	+ EDI: WFNNB.COM	May 07 2021 00:28:00	Comenity Bank-Pier 1 Imports, Bankruptcy Department, PO Box 182125, Columbus, OH 43218-2125
516464863	+ EDI: WFNNB.COM	May 07 2021 00:28:00	Comenity Bank-Victoria's Secret, Bankruptcy Department, PO Box 182 125, Columbus, OH 43218-2125
516464864	+ EDI: WFNNB.COM	May 07 2021 00:28:00	Comenity Bank/Express, PO Box 182789, Columbus, OH 43218-2789
516464865	+ EDI: WFNNB.COM	May 07 2021 00:28:00	Comenity Capital Bank, c/o Pay Pal Credit, Po Box 5138, Lutherville Timonium, MD 21094-5138
516661380	+ EDI: WFNNB.COM	May 07 2021 00:28:00	Comenity Capital Bank/Paypal Credit, c/o Weinstein & Riley, PS, 2001 Western Ave., Ste 400, Seattle, WA 98121-3132
516464880	EDI: CITICORP.COM	May 07 2021 00:28:00	Macy's, Bankruptcy Processing, PO Box 8218, Mason, OH 45040
516464866	EDI: DISCOVER.COM	May 07 2021 00:28:00	Discover Bank, Po Box 30421, Salt Lake City, UT 84130-0421
516479256	EDI: DISCOVER.COM	May 07 2021 00:28:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516464870	Email/Text: data_processing@fin-rec.com	May 06 2021 20:46:00	Financial Recovery Services Inc, Po Box 385908, Minneapolis, MN 55438-5908
516464873	+ EDI: BLUESTEM	May 07 2021 00:28:00	Gettington, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
516464876	EDI: IIC9.COM	May 07 2021 00:28:00	IC Systems, 444 Highway 96 E, Saint Paul, MN 55127-2557

District/off: 0312-1

User: admin

Page 3 of 5

Date Rcvd: May 06, 2021

Form ID: 3180W

Total Noticed: 83

516464877	EDI: IRS.COM		May 07 2021 00:28:00	Internal Revenue Service, Bankruptcy Dept, PO Box 7346, Philadelphia, PA 19101-7346
516613404	EDI: JEFFERSONCAP.COM		May 07 2021 00:28:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
516580618	Email/PDF: resurgentbknotifications@resurgent.com		May 06 2021 22:17:42	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516614254	+ EDI: MID8.COM		May 07 2021 00:28:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516464882	EDI: MID8.COM		May 07 2021 00:28:00	Midland Credit Management Inc, PO Box 60578, Los Angeles, CA 90060-0578
516464883	+ EDI: MID8.COM		May 07 2021 00:28:00	Midland Funding LLC, 2365 Northside Drive Ste 300, San Diego, CA 92108-2709
516464887	+ Email/Text: electronicbkydocs@nelnet.net		May 06 2021 20:46:00	Nelnet, 3015 S Parker Rd Ste 400, Aurora, CO 80014-2904
516464888	+ Email/Text: bnc@nordstrom.com		May 06 2021 20:45:03	Nordstrom/TD Bank USA, Po Box 13589, Scottsdale, AZ 85267-3589
516464892	EDI: PRA.COM		May 07 2021 00:28:00	Portfolio Recovery Associates, 120 Corporate Blvd Ste 100, Norfolk, VA 23502
516657211	EDI: PRA.COM		May 07 2021 00:28:00	Portfolio Recovery Associates, LLC, C/O Synchrony Bank, POB 41067, Norfolk VA 23541
516657213	EDI: PRA.COM		May 07 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Best Buy, POB 41067, Norfolk VA 23541
516663863	EDI: PRA.COM		May 07 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Capital One Bank, N.A., POB 41067, Norfolk VA 23541
516654921	EDI: PRA.COM		May 07 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o Home Shopping Network, POB 41067, Norfolk VA 23541
516657216	EDI: PRA.COM		May 07 2021 00:28:00	Portfolio Recovery Associates, LLC, c/o The Home Depot, POB 41067, Norfolk VA 23541
516464890	EDI: RMSC.COM		May 07 2021 00:18:00	PayPal Credit Services, PO Box 960080, Orlando, FL 32896-0080
516529261	EDI: Q3G.COM		May 07 2021 00:28:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
518056445	+ Email/Text: bncmail@w-legal.com		May 06 2021 20:46:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121, SYNCHRONY BANK, c/o Weinstein & Riley, P.S. 98121-3132
518056444	+ Email/Text: bncmail@w-legal.com		May 06 2021 20:46:00	SYNCHRONY BANK, c/o Weinstein & Riley, P.S., 2001 Western Ave, Ste 400, Seattle, WA 98121-3132
516666893	+ EDI: RMSC.COM		May 07 2021 00:18:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
516464895	EDI: RMSC.COM		May 07 2021 00:18:00	Synchrony Bank/CareCredit, Po Box 965033, Orlando, FL 32896-5033
516464896	+ EDI: RMSC.COM		May 07 2021 00:18:00	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
516464897	+ EDI: RMSC.COM		May 07 2021 00:18:00	Synchrony Bank/QVC, Po Box 965005, Orlando, FL 32896-5005
516464898	EDI: AISTMBL.COM		May 07 2021 00:18:00	T-Mobile USA, P.O.Box 742596, Cincinnati, OH

District/off: 0312-1

User: admin

Page 4 of 5

Date Rcvd: May 06, 2021

Form ID: 3180W

Total Noticed: 83

45274

516661770	+ Email/Text: bncmail@w-legal.com	May 06 2021 20:46:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
516464899	+ EDI: WTRRNBNK.COM	May 07 2021 00:28:00	TD Bank USA/Target Credit, 3701 Wayzata Blvd #MS6C, Minneapolis, MN 55416-3440
516635797	EDI: BANKAMER.COM	May 07 2021 00:18:00	The Bank of New York Mellon fka The Bank, PO Box 31785, Tampa, FL 33631-3785
516464900	+ EDI: WFFC.COM	May 07 2021 00:28:00	WFFNB/Raymour & Fanigan, 800 Walnut St, Des Moines, IA 50309-3605
516568224	EDI: WFFC.COM	May 07 2021 00:28:00	Wells Fargo Bank NA, PO Box 10438, Des Moines IA 50306-0438
517374289	EDI: ECAST.COM	May 07 2021 00:28:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
517374290	EDI: ECAST.COM	May 07 2021 00:28:00	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262, eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262

TOTAL: 55

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516464867		Ditech Financial LLC, f/k/a Greentree
516630881		THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YO
518728439	*+	Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
516464884	##+	Monarch Recovery Inc, 10965 Decatur Road, Philadelphia, PA 19154-3210

TOTAL: 2 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 08, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 6, 2021 at the address(es) listed below:

Name	Email Address
Aleisha Candace Jennings	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing ajennings@raslg.com
Harold N. Kaplan	on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing hkaplan@rasnj.com informationathnk@aol.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

User: admin

Page 5 of 5

Date Rcvd: May 06, 2021

Form ID: 3180W

Total Noticed: 83

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor Ditech Financial LLC kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

Kevin Gordon McDonald

on behalf of Creditor DITECH FINANCIAL LLC kmcdonald@kmllawgroup.com bkgroup@kmllawgroup.com

Kimberly A. Wilson

on behalf of Debtor Deborah L Joseph k_wilsonlaw@comcast.net courtdocs_kwlaw@comcast.net;kwlawoffices@gmail.com

Sean M. O'Brien

on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK AS TRUSTEE FOR THE BENEFIT OF THE CERTIFICATEHOLDERS OF THE CWHEQ INC., CWHEQ REVOLVING HOME EQUITY LOAN TRUST, SERIES 2007-E DMcDonough@flwlaw.com

Sindi Mncina

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage Servicing smncina@raslg.com

TOTAL: 9